



*She saved enough
for a ski trip*



They covered their family vacation



*He saved enough
for yoga classes*

How Much Will You Save with Your Flexible Spending Account?

Top Five FSA Expenses:

1. Deductibles and copays
2. Prescriptions
3. Dental and orthodontia costs
4. Vision care expenses
5. Dependent day care expenses

- Pay out-of-pocket health care and dependent day care expenses with *tax-free* dollars
- Save up to 35% on eligible expenses
- Contribute through easy payroll deductions
- Easy, quick reimbursements
- Enroll during your benefit enrollment period and give yourself a raise!

Learn More at
www.tri-ad.com/fsa.

Find out how the FSA works, see a list of eligible expenses, use the tax savings calculator and an expense estimation worksheet, and more!

**TRI-AD – www.tri-ad.com/fsa
888-844-1372**



Example: Mike has a three-year-old in preschool and his day care expenses are \$5,000. Mike wears contact lenses and needs to have two dental crowns done. He estimates his out-of-pocket medical expenses at \$2,000 for the year. Mike gives himself an instant 3.5% “raise” by using the FSA. Here’s how:



	Without FSAs	With FSAs
Annual pay	\$65,000	\$65,000
Contribution to FSAs	N/A	\$7,000
Taxable income (W-2 earnings)	\$65,000	\$58,000
Federal and state income taxes (25% bracket)	\$16,250	\$14,500
FICA (Social Security + Medicare)	\$4,972	\$4,437
Total taxes	\$21,223	\$18,937
After tax expenses	\$7,000	N/A
Net spendable income	\$36,777	\$39,063
Tax savings with FSAs	N/A	\$2,286
Increase in spendable income:	N/A	\$2,286